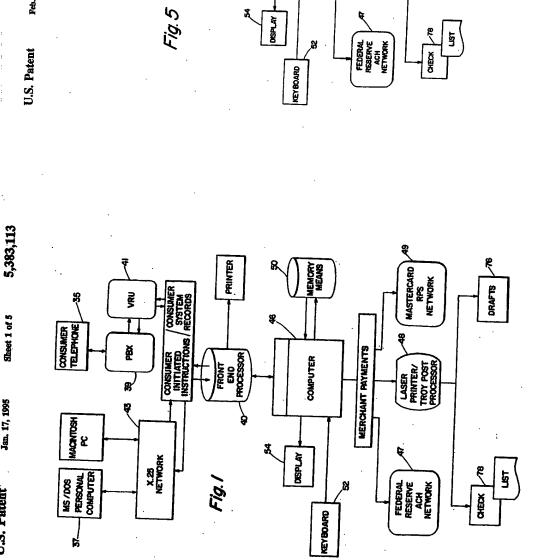
EXHIBIT Q

Figure Comparison: The '113 Patent and the '072 Patent (7 pages)



PRINTER

VOICE SPONSE UNIT

PRIVATE BANK EX-CHANGE

DISK

COMPUTER

DISPLAY

MASTERCARD RPS NETWORK

LASER PRINTER/ TROY POST PROCESSOR

DRAFTS

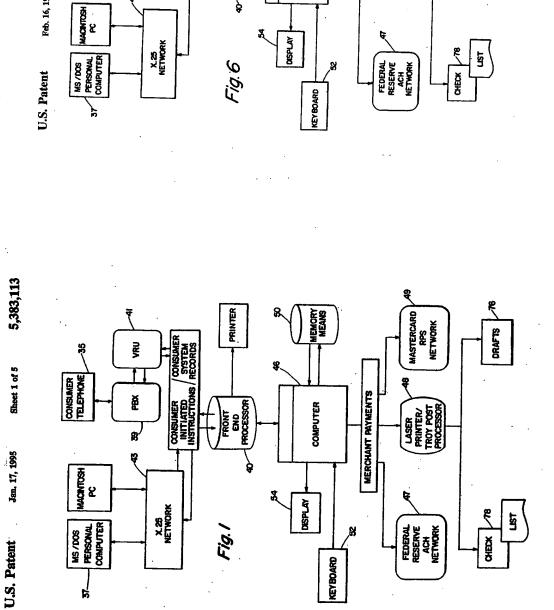
Sheet 1 of 5 Jan. 17, 1995 U.S. Patent

5,873,072

Sheet 6 of 7

Feb. 16, 1999

CONSUMER



PRINTER

FRONT END PROCESSOR

DISK

COMPUTER

MASTERCARD RPS NETWORK

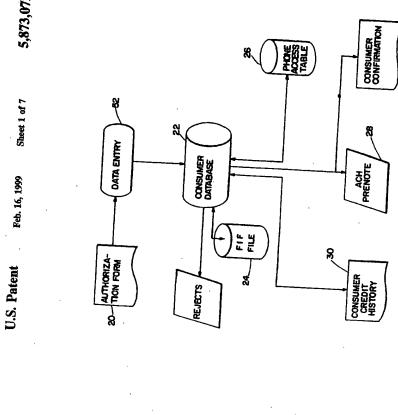
LASER
PRINTER/
TROY POST
PROCESSOR

DRAFTS

5,873,072

Sheet 7 of 7

Feb. 16, 1999



CONSUMER CONFIRMATION

PRENOTE /

CONSUMER CREDIT HISTORY

ACCESS TABLE

Sheet 2 of 5 Jan. 17, 1995 U.S. Patent

5,383,113

Fig.2

CONSUMER

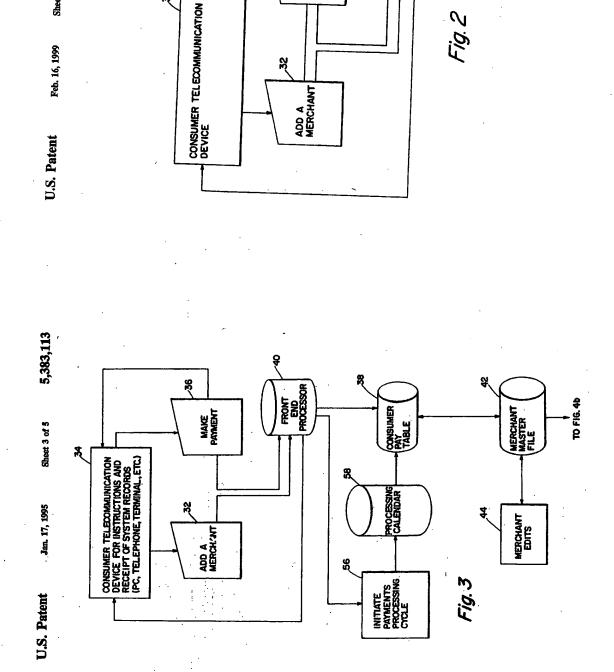
REJECTS

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DATA ENTRY

ALTHORIZA-TION FORM

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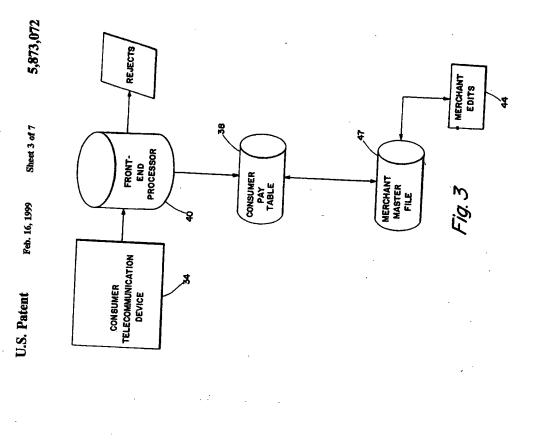
> MAKE PAYMENT

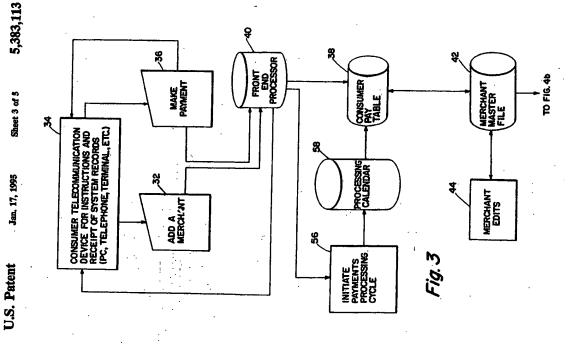
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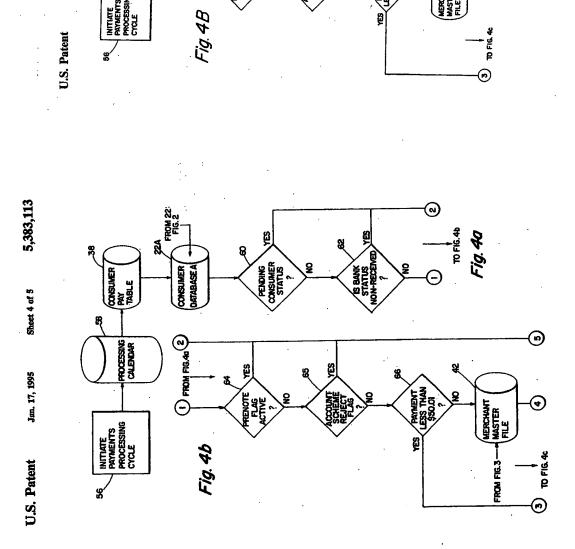
5,873,072

Sheet 2 of 7

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5,873,072

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Feb. 16, 1999

(1) FROM FIG.40(2)

PROCESSING

